



[Date]

Health Benefits Administrator  
[Group Name]  
[Address]  
[City State Zip]

Group Number: [Group Identifier]

Re: Notice of Proposed Premium Rate Change  
[Plan Name and Health Insurance Oversight System (HIOS) Plan ID number]

Dear Health Benefits Administrator:

[Capital District Physicians' Health Plan, Inc. (CDPHP®); CDPHP Universal Benefits,® Inc. (CDPHP UBI)] is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2024. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

### **Proposed Premium Rate Changes**

Your current monthly premium is: \$\_\_\_\_\_.

If approved, the percentage change to your premium is \_\_\_\_%.

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

### **Why We Are Requesting a Rate Change**

As a not-for-profit health plan, CDPHP takes seriously its responsibility to control rising health care costs and be a good steward of your premium dollars. However, we cannot ignore the fact that CDPHP and its competitors are facing difficult financial headwinds, due in large part to rising hospital consolidation and staffing shortages, rapidly rising drug prices, particularly in the specialty drug market, as well as lingering effects from the COVID-19 crisis and pent-up demand for medical services put on hold during the pandemic.

CDPHP is working hard to alleviate these cost increases in a variety of ways, such as:

#### ***Enhanced CDPHP Pharmacy Strategy***

- A new pharmacy benefit manager, CapitalRx, which catapults the CDPHP pharmacy strategy ahead of its competitors, ensuring quality, cost, access, and transparency for patients, providers, and small and large businesses.



- Expansion of our popular Rx for Less prescription drug savings program which offers members access to dozens of generic medications for as low as a penny a pill. In 2023, the program doubled in size with the addition of many new national, supermarket, and independent pharmacies offering this money-saving program.
- The opening of two independent retail pharmacies, CDPHP ConnectRx, which offers high-touch customer service and free at-home delivery services.
- CDPHP ConnectRx, On the Go, a pharmacy app that gives members the power to switch pharmacies and find prescription savings from the palm of their hand.

#### ***Partnering with Provider Community***

- An innovative partnership with Community Care Physicians, which will decrease the administrative burden on physicians and result in more coordinated, comprehensive, and cost-effective care for patients.
- Paying providers for quality, not quantity, through our nationally recognized Enhanced Primary Care program, which has not only reduced the costs, but increased the quality of care our members receive.
- Our innovative Hospital to Home program, designed to improve our members' experience of inpatient hospital care, all while reducing costs and avoiding unnecessary readmissions.

#### ***Innovation***

- Expansion of no and low-cost telemedicine options to improve speed to medical and behavioral health care services.
- The addition of new virtual behavioral health care platforms that provide members with quick and affordable access to mental health and substance use services.
- CDPHP Price Check, an innovative cost transparency tools that provide members estimated costs on a range of health care services and prescription drugs.
- Movement of services to more cost-effective outpatient settings, such as freestanding surgical centers.
- Establishment of a virtual cardiac rehabilitation program that significantly reduces the likelihood of a subsequent cardiac event and costly hospital readmission.
- Case management and medication therapy management services, available at no out-of-pocket cost.

#### **30-day Comment Period**

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact [CDPHP; CDPHP UBI] for additional information at:

[CDPHP; CDPHP UBI]  
500 Patroon Creek Blvd.  
Albany, NY 12206  
866-242-1046  
www.cdphp.com

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS Website or via standard mail as follows:

DFS Website: [https://www.dfs.ny.gov/consumers/health\\_insurance/health\\_insurance\\_premiums](https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums)



United States Postal Service:

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments  
One Commerce Plaza  
Albany, NY, 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer
2. The name of your plan
3. Whether you have individual or group coverage
4. Your HIOS Plan ID number, which is [Insert the HIOS Plan ID #]

Written comments submitted to DFS will be posted on the DFS website without your personal information.

### **Plain English Summary of Rate Change**

We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

[CDPHP; CDPHP UBI] website: [www.cdphp.com](http://www.cdphp.com)

DFS website: <https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>

### **Notice of Approved Premium Rate**

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2024 renewal date.

Enclosed is a copy of a notice that employees enrolled in your CDPHP group plan are required to receive.

If you are unable or unwilling to deliver the notice to your employees, please let us know within three business days via email at [employerinfo@cdphp.com](mailto:employerinfo@cdphp.com). If you would prefer a PDF of the document, or need additional copies, please indicate the correct contact person, address, and quantity desired.

Sincerely,

Brian O'Grady  
President - Health Plan Markets  
Capital District Physicians' Health Plan, Inc.; CDPHP Universal Benefits, ® Inc.



[Date]

Re: Notice of Proposed Premium Rate Change  
Plan Name and Health Insurance Oversight System (HIOS) Plan ID number

Dear Subscriber:

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[CDPHP; CDPHP UBI]  
500 Patroon Creek Blvd.  
Albany, NY 12206  
[1-800-777-2273; 1-877-269-2134]  
www.cdphp.com

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United States Postal Service:

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments  
One Commerce Plaza  
Albany, NY 12257



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Sincerely,

Patricia Lushkevich  
Senior Vice President, Internal Operations  
Capital District Physicians' Health Plan, Inc.; CDPHP Universal Benefits,® Inc.